

In re:  
Richard Fleming  
Mia Fleming  
Debtors

Case No. 16-16033-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 01, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Richard Fleming, Mia Fleming, 8500 Forrest Avenue, Philadelphia, PA 19150-2304
13835694	+ Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
14120338	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd., Fishers, IN 46037-9764
13785465	+ Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
13804474	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 02 2021 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 02 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2021 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 02 2021 00:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13862569	+ Email/Text: megan.harper@phila.gov	Oct 02 2021 00:16:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13821306	EDI: BL-BECKET.COM	Oct 02 2021 04:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13789451	EDI: CAPITALONE.COM	Oct 02 2021 04:23:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
13818237	+ Email/Text: bankruptcy@cavps.com	Oct 02 2021 00:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13802835	+ Email/Text: pasi_bankruptcy@chs.net	Oct 02 2021 00:16:00	Chestnut Hill Hospital c/o PASI, PO Box 188, Brentwood, TN 37024-0188
13837162	EDI: Q3G.COM	Oct 02 2021 04:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13810756	+ Email/Text: csr@fccfinance.com	Oct 02 2021 00:16:00	FCC Finance, LLC as servicer for, First Financial Services Group I, LLC, P.O. Box 795489, Dallas, TX 75379-5489

District/off: 0313-2

User: admin

Page 2 of 3

Date Recd: Oct 01, 2021

Form ID: 3180W

Total Noticed: 22

13822924	+ EDI: MID8.COM	Oct 02 2021 04:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13830497	Email/Text: Bankruptcy.Notices@pnc.com	Oct 02 2021 00:16:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-0570
13843017	EDI: PRA.COM	Oct 02 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13786403	EDI: Q3G.COM	Oct 02 2021 04:23:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
13814895	EDI: Q3G.COM	Oct 02 2021 04:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
13809576	EDI: AISSPRINT	Oct 02 2021 04:18:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
13839149	EDI: WFFC.COM	Oct 02 2021 04:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13830629	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-0570

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Richard Fleming Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
GEORGETTE MILLER	on behalf of Joint Debtor Mia Fleming Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
JOSHUA I. GOLDMAN	on behalf of Creditor Pingora Loan Servicing LLC Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Recd: Oct 01, 2021

Form ID: 3180W

Total Noticed: 22

MATTEO SAMUEL WEINER

on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmllawgroup.com

PAMELA ELCHERT THURMOND

on behalf of CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT pamela.thurmond@phila.gov  
karena.blaylock@phila.gov

PATRICIA A. NIXON

on behalf of Creditor Sterling Jewelers Inc., d/b/a Kay Jewelers patriciaanixon@nb.net

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

THOMAS I. PULEO

on behalf of Creditor Pingora Loan Servicing LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.EDCF@usdoj.gov

WILLIAM C. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Nissan Motor Acceptance Corporation Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1	Richard Fleming	Social Security number or ITIN xxx-xx-2167
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Mia Fleming	Social Security number or ITIN xxx-xx-8254
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-16033-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Fleming

Mia Fleming

9/30/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**